



New Mexico State Personnel Office

2600 Cerrillos Road
Santa Fe, New Mexico 87505-0127

Classification Description

CLAIMS ADJUSTERS, EXAMINERS, AND INVESTIGATORS

<u>Class Title</u>	<u>Class Code</u>	<u>Pay Band</u>	<u>Alt Pay Band*</u>
Claim Adjuster, Examiner & Invest-B	C1031B	50	
Claim Adjuster, Examiner & Invest-O	C1031O	60	
Claim Adjuster, Examiner & Invest-A	C1031A	65	

**In accordance with SPB Rule 1.7.4.10 NMAC, the assignment to alternative pay bands shall be reviewed annually to determine their appropriateness.*

Occupation Description

Reviews settled claims to determine that payments and settlements have been made in accordance with company practices and procedures, ensuring that adjusters have followed proper methods. Reports overpayments, underpayments and other irregularities. Confers with legal counsel on claims requiring litigation.

Nature of Work

Adjusters plan and schedule the work required to process a claim. They might, for example, handle the claim filed after an automobile accident or after a storm damages a customer's home. Adjusters investigate claims by interviewing the claimant and witnesses, consulting police and hospital records, and inspecting property damage to determine how much the company should pay for the loss.

Claims examiners within property and casualty insurance firms may have duties similar to those of an adjuster, but often their primary job is to review claims after they are submitted in order to ensure that proper guidelines have been followed. They may assist adjusters with complicated claims or when, for instance, a natural disaster suddenly greatly increases the volume of claims.

Investigators usually start with a database search to obtain background information on claimants and witnesses. Investigators can access personal information and identify Social Security numbers, aliases, driver's license numbers, addresses, phone numbers, criminal records, and past claims histories to establish whether a claimant has ever attempted insurance fraud.

Distinguishing Characteristics of Levels

Note: Examples of Work are intended to be cumulative for each progressively higher level of work. The omission of specific statements does not preclude management from assigning other duties which are reasonably within the scope of the duties.

Basic

- Assists in customer service, claims investigation and eligibility determination for a variety of benefits and programs.
- Carries out administrative functions for a self-insurance pool, unemployment insurance program, government assistance, or workers compensation program.

CLAIMS ADJUSTERS, EXAMINERS, AND INVESTIGATORS

Recommended Education and Experience for Full Performance

Associates degree in Business Administration and two (2) years' experience in claims adjustment and/or investigative experience preferably in the insurance profession.

Minimum Qualifications

High School diploma or Equivalency and one (1) year experience in claims adjustment and/or investigative experience preferably in the insurance profession.

For positions in the Unemployment Insurance (UI) Operations Center at the Department of Workforce Solutions: Any additional call center customer service experience in claims taking and/or processing (UI preferably), eligibility determination, identifying, troubleshooting and resolving customer complaints and ensuring compliance will substitute for the education and experience.

Operational

- Acts as intermediary with the public to handle policies or regulations, resolve billing disputes, collect delinquent accounts and determine liability for governmental assistance.
- Provides professional claims handling and processing for the state and other public entities in the self-insurance pool.
- Plans and conducts comprehensive application of unemployment compensation tax law. Reviews public assistance programs such as financial assistance (AFDC), Medicaid and food stamps to ensure agency and client adherence to state and federal rules and regulations.

Recommended Education and Experience for Full Performance*

Bachelor's degree in Business Administration and two (2) years of claims adjustment and/or investigative experience preferably in the insurance profession.

Minimum Qualifications

Associates Degree in Business Administration and two (2) years of claims adjustment and/or investigative experience preferably in the insurance profession. Any combination of education from an accredited college or university in a related field and/or direct experience in this occupation totaling four (4) years may substitute for the required education and experience.

For positions in the Unemployment Insurance (UI) Operations Center at the Department of Workforce Solutions: Any additional call center customer service experience in claims taking and/or processing (UI preferably), eligibility determination, identifying, troubleshooting and resolving customer complaints and ensuring compliance will substitute for the education and experience.

Advanced

- Employees in this Role may be responsible for the program management of operations and entities that process claims and/or lawsuits relative to the provisions of the Tort Claims Act, the federal civil rights act and workers' compensation laws.
- Employees may be responsible for the management of an employment security section involved in the coordination and evaluation of employment security, CETA payment, unemployment insurances, and related administrative functions.
- Employees may implement and develop statewide worker compensation programs such as the early return-to-work program.

CLAIMS ADJUSTERS, EXAMINERS, AND INVESTIGATORS

Recommended Education and Experience for Full Performance

Bachelor's degree in Business Administration and four (4) years of claims adjustment and/or investigative experience preferably in the insurance profession.

Minimum Qualifications

Bachelor's Degree in Business Administration and two (2) years of claims adjustment and/or investigative experience preferably in the insurance profession. Any combination of education from an accredited college or university in a related field and/or direct experience in this occupation totaling six (6) years may substitute for the required education and experience.

For positions in the Unemployment Insurance (UI) Operations Center at the Department of Workforce Solutions: Any additional call center customer service experience in claims taking and/or processing (UI preferably), eligibility determination, identifying, troubleshooting and resolving customer complaints and ensuring compliance will substitute for the education and experience.

Knowledge and Skills

*Note: This information has been produced by compiling information and documentation provided by O*NET. O*NET™ is a trademark of the U.S. Department of Labor, Employment and Training Administration.*

Knowledge

Customer and Personal Service — Knowledge of principles and processes for providing customer and personal services. This includes customer needs assessment, meeting quality standards for services, and evaluation of customer satisfaction.

English Language — Knowledge of the structure and content of the English language including the meaning and spelling of words, rules of composition, and grammar.

Law and Government — Knowledge of laws, legal codes, court procedures, precedents, government regulations, executive orders, agency rules, and the democratic political process.

Administration and Management — Knowledge of business and management principles involved in strategic planning, resource allocation, human resources modeling, leadership technique, production methods, and coordination of people and resources.

Skills

Reading Comprehension — Understanding written sentences and paragraphs in work related documents.

Writing — Communicating effectively in writing as appropriate for the needs of the audience.

Active Listening — Giving full attention to what other people are saying, taking time to understand the points being made, asking questions as appropriate, and not interrupting at inappropriate times.

Critical Thinking — Using logic and reasoning to identify the strengths and weaknesses of alternative solutions, conclusions or approaches to problems.

Speaking — Talking to others to convey information effectively.

Negotiation — Bringing others together and trying to reconcile differences.

Judgment and Decision Making — Considering the relative costs and benefits of potential actions to choose the most appropriate one.

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Complex Problem Solving — Identifying complex problems and reviewing related information to develop and evaluate options and implement solutions.

Monitoring — Monitoring/Assessing performance of yourself, other individuals, or organizations to make improvements or take corrective action.

Social Perceptiveness — Being aware of others' reactions and understanding why they react as they do.

Statutory Requirements: N/A

Conditions of Employment: Working Conditions for individual positions in this classification will vary based on each *agency's utilization, essential functions, and the recruitment needs* at the time a vacancy is posted. All requirements are subject to possible modification to reasonably accommodate individuals with disabilities.

Default FLSA Status: Non-Exempt. FLSA status may be determined to be different at the agency level based on the agency's utilization of the position.

Bargaining Unit: This position may be covered by a collective bargaining agreement and all terms/conditions of that agreement apply and must be adhered to.

Established: 07/07/2001

Revised: 12/20/2013,10/15/2015 (Min Qual)

**Adapted from the United States Bureau of Labor Statistics and are intended to illustrate the typical education and experience required for this occupation.*

Note: Classification description subject to change. Please refer to the SPO website www.spo.state.nm.us to ensure this represents the most current copy of the description.